



University of Management and Technology

Dr Hasan Murad School of Management (HSM)

Course Title: Commercial Banking Operations
Course Code: BN 410
Resource Person:
Department: Banking and Finance

HSM Vision

HSM envisions its success in the sustainable contribution that it will make to the industry, academia and research in public and private sector. HSM will lead by providing professionally competent and ethically conscious human resources engaged in the global and local context to foster socio-economic growth and sustainability for the society. HSM envisages having faculty with high research potential and a deep desire for cutting edge research including collaboration with national and international partners.

HSM Mission

Being a research-oriented and student-centric business school, we emphasize research publications in impact journals as well as state-of -the-art learning methodologies. We will prepare our students to become the future ethical business leaders and the guiding post for the society, while equipping them with the knowledge and skills required by world-class professionals. We will be the leading choice for organizations seeking highly talented human resource. HSM will foster internationalization with key stakeholders and actively work to exchange best practices with business schools across Pakistan through collaborations, workshops, conferences and other means.

Program Objectives

Critical Thinking and Decision Making; Effective Communication Skills; Ethics and Sustainability; Core Business Knowledge and Competence; Effective Teamwork and Leadership Skills; Global Perspective (Internationalization).

Course Objectives

The course focuses to develop the elementary banking understanding. The intent of the course is to equip students with the concepts to help them to get a strong base of understanding of banking system that may help them if they adopt banking as profession and/or it may also help them in dealing with banks as individual or as a part of any industry. In particular the course discusses the initial role of banks as facilitator, custodian, lender etc. The course may also develop the technical and professional proficiency of the students for qualifying banking examinations held by local and international institutes of banking

Learning Objectives

Upon completion of the course, students will be able to:

- Understand the roles of local and international banking for economic sustainability
- Types of assets and liability banking products
- Significance of banking internationalization by developing corresponding linkages.
- Significance of Qualitative and Quantitative Analysis
- Develop some basic level of facility structure
- Understanding of product pricing
- Understanding of financial ethical practices
- Apply standard rating practices

Learning Outcomes

Student should able to develop the understanding about the significance of banking sector, financial transactions root through banks and it's asset and liability base product line insight.

Teaching Methodology (List methodologies used –example are given below)

Class discussions from prescribed readings,

Problem Solving

Applications of concepts using class activities/case study analysis wherever required

STUDENTS ARE REQUIRED TO READ AND UNDERSTAND ALL ITEMS OUTLINED IN THE PARTICIPANT HANDBOOK

Class Policy:-

- **Be On Time**
You need to be at class at the assigned time. After 10 minutes past the assigned time, you will be marked absent.
- **Mobile Policy**
TURN OFF YOUR MOBILE PHONE! It is unprofessional to be texting or otherwise.
- **Email Policy**
READ YOUR EMAILS! You are responsible if you miss a deadline because you did not read your email. Participants should regularly check their university emails accounts regularly and respond accordingly.

- **Class Attendance Policy**

A minimum of 80% attendance is required for a participant to be eligible to sit in the final examination. Being sick and going to weddings are absences and will not be counted as present. You have the opportunity to use 6 absences out of 30 classes. Participants with less than 80% of attendance in a course will be given grade 'F' (Fail) and will not be allowed to take end term exams. International students who will be leaving for visa during semester should not use any days off except for visa trip. Otherwise they could reach short attendance.

- **Withdraw Policy**

Students may withdraw from a course till the end of the 12th week of the semester. Consequently, grade W will be awarded to the student which shall have no impact on the calculation of the GPA of the student. A Student withdrawing after the 12th week shall be automatically awarded "F" grade which shall count in the GPA.

- **Moodle**

UMT -LMS (Moodle) is an Open Source Course Management System (CMS), also known as a learning Management System (LMS). Participants should regularly visit the course website on MOODLE Course Management system, and fully benefit from its capabilities. If you are facing any problem using moodle, visit <http://oit.umt.edu.pk/moodle>. For further query send your queries to moodle@umt.edu.pk

- **Harassment Policy**

Sexual or any other harassment is prohibited and is constituted as punishable offence. Sexual or any other harassment of any participant will not be tolerated. All actions categorized as sexual or any other harassment when done physically or verbally would also be considered as sexual harassment when done using electronic media such as computers, mobiles, internet, emails etc.

- **Use of Unfair Means/Honesty Policy**

Any participant found using unfair means or assisting another participant during a class test/quiz, assignments or examination would be liable to disciplinary action.

- **Plagiarism Policy**

All students are required to attach a "Turnitin" report on every assignment, big or small. Any student who attempts to bypass "Turnitin" will receive "F" grade which will count towards the CGPA. The participants submit the plagiarism report to the resource person with every assignment, report, project, thesis etc. If student attempts to cheat "Turnitin", he/she will receive a second "F" that will count towards the CGPA. There are special rules on plagiarism for final reports etc. all outlined in your handbook.

- **Communication of Results**

The results of quizzes, midterms and assignments are communicated to the participants during the semester and answer books are returned to them. It is the responsibility of the course instructor to keep the participants informed about his/her progress during the semester. The course instructor will inform a participant at least one week before the final examination related to his or her performance in the course.

Course Outline

Course code-BN 610

Course title- Commercial Banking Operations

Program	Graduation
Credit Hours	3
Duration	4 months
Prerequisites (If any)	None
Resource Person Name and Email	
Counseling Timing (Room# 3N9)	
Contact no.	
Web Links:- (Face book, Linked In, Google Groups, Other platforms)	

Chairman/Director Programme signature.....Date.....

Dean's signature.....Date.....

Grade Evaluation Criteria

Following is the criteria for the distribution of marks to evaluate final grade in a semester.

Marks Evaluation	Marks in percentage
Quizzes	10%
Assignments	15%
Mid Term	20%
Class Activities/Case Studies	10%
Term Project	10%
Final exam	35%
Total	

Recommended Text Books:

Practice and Law of Banking in Pakistan by [Asrar H. Siddiqi](#)

Reference Links:

<http://sbp.org.pk/index.asp>

<https://www.imf.org>

<http://www.worldbank.org>

No	Topics to be covered in the course	Learning Objective of this topic	Expected Outcomes from Students	Teaching Method	Assessment Criteria	Deadlines and Homework
1	Introduction to Banking	Develop the understanding about local and international banking system.	Student should know about different banking channels and their contributory role	Explaining with the use of PPT's, through class discussions and practical activities supported by local & International case studies wherever required	Evaluation based on Assignments, Class Participation, Activities and Quizzes	Will be announced when task assign
2	Different types of financial institutions	Develop the understanding about different types of financial institution functional in country	Student should know about different types of financial institutions.	Explaining with the use of PPT's, through class discussions and practical activities supported by local & International case studies wherever required	Evaluation based on Assignments, Class Participation, Activities and Quizzes	Will be announced when task assign
3	Major Banking products	Develop the understanding about banks liability and asset products.	Student should know about different banking products.	Explaining with the use of PPT's, through class discussions and practical activities supported by local & International case studies wherever required	Evaluation based on Assignments, Class Participation, Activities and, Quizzes	Will be announced when task assign
4	Major Banking Transactions	Develop the understanding about banks liability and asset products and the way banks develop international linkages.	Student should know about different banking products and types of banking international links.	Explaining with the use of PPT's, through class discussions and practical activities supported by local & International case studies wherever required	Evaluation based on Assignments, Class Participation, Activities and, Quizzes	Will be announced when task assign
5	Negotiable Instruments	Develop the understanding about negotiable instruments, it's type, parties and legal significance.	Student should know about different type of negotiable instruments and their transactional significance.	Explaining with the use of PPT's, through class discussions and practical activities supported by local & International case studies wherever required	Evaluation based on Assignments, Class Participation, Activities and, Quizzes	Will be announced when task assign
6	Different types of cheques and LCs	Develop the understanding about banking negotiable types.	Student should know about different types of negotiable instruments.	Explaining with the use of PPT's, through class discussions and practical activities supported by local & International case studies wherever required	Evaluation based on Assignments, Class Participation, Activities and, Quizzes	Will be announced when task assign
7	Credit Management	Develop the understanding about credit/lending and it's basic type.	Student should know about different type of credit loans, loan amortization, tax benefit etc.	Explaining with the use of PPT's, through class discussions and practical activities supported by local & International case studies	Evaluation based on Assignments, Class Participation, Activities and,	Will be announced when task assign

				wherever required	Quizzes	
8	Difference between short and long term loans	Develop the understanding about the difference between short and long loans and their types.	Student should know about different type of credit loans.	Explaining with the use of PPT's, through class discussions and practical activities supported by local & International case studies wherever required	Evaluation based on Assignments, Class Participation, Activities and, Quizzes	Will be announced when task assign
9	Calculation of markup/interest against short term revolving and term loans	Develop the understanding about markup calculation against short and long term loans.	Student should know about different type of credit loans, loan amortization, tax benefit etc.	Explaining with the use of PPT's, through class discussions and practical activities supported by local & International case studies wherever required	Evaluation based on Assignments, Class Participation, Activities and, Quizzes	Will be announced when task assign
10	Carbon loans	Develop the understanding about the carbon loan for environmental sustainability.	Student should know about different type of measures that should taken by Industrial to protect environment.	Explaining with the use of PPT's, through class discussions and practical activities supported by local & International case studies wherever required	Evaluation based on Assignments, Class Participation, Activities and, Quizzes	Will be announced when task assign
11	Banker-Customer Relations	Develop the understanding about the banks and customers contractual different relations and their duties/ responsibilities in terms of ethical banking practices.	Student should know about different type of contractual relations, duties/ responsibilities in relation between bank and customer etc.	Explaining with the use of PPT's, through class discussions and practical activities supported by local & International case studies wherever required	Evaluation based on Assignments, Class Participation, Activities and, Quizzes	Will be announced when task assign
12	Correspondent Banking	Develop the understanding about the internalization within banking system by developing linkages between local and international banks.	Student should know about the concept Nostro and Vostro accounts.	Explaining with the use of PPT's, through class discussions and practical activities supported by local & International case studies wherever required	Evaluation based on Assignments, Class Participation, Activities and, Quizzes	Will be announced when task assign
13	Introduction to Central Bank	Develop the understanding about the different roles of central bank.	Student should know about central banks significance.	Explaining with the use of PPT's, through class discussions and practical activities supported by local & International case studies wherever required	Evaluation based on Assignments, Class Participation, Activities and, Quizzes	Will be announced when task assign
14	Functions of Central Bank	Develop the understanding about the primary and secondary functions of central bank and it's legal framework.	Student should know about central banks functions in different roles.	Explaining with the use of PPT's, through class discussions and practical activities supported by local & International case studies wherever required	Evaluation based on Assignments, Class Participation, Activities and, Quizzes	Will be announced when task assign
15	Functions of Central Bank	Develop the understanding about the primary and secondary functions of central bank and it's legal framework.	Student should know about central banks functions in different roles.	Explaining with the use of PPT's, through class discussions and practical activities supported by local & International case studies	Evaluation based on Assignments, Class Participation, Activities and,	Will be announced when task assign

				wherever required	Quizzes	
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